

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Jose C. Agostini, Jr.
Jennifer M. Cabrera-Agostini
Debtors

Case No. 22-01887-MJC
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Jan 13, 2023

User: AutoDocke
Form ID: 318

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2023:

Recip ID	Recipient Name and Address
db/jdb	Jose C. Agostini, Jr., Jennifer M. Cabrera-Agostini, 109 Avenue M, Matamoras, PA 18336-1411
5498534	Amy S. Turner Tax Collector, 205 Avenue N, Matamoras, PA 18336-1419
5498535	Apria Health Care Services, 400 Executive Blvd, Elmsford, NY 10523-1238
5498537	Bank of America, PO Box 17232, Wilmington, DE 19850-7232
5498538	Bon Secours Community Hospital, PO Box 742791, Atlanta, GA 30374-2791
5498545	Crystal Run Ambulatory, 95 Crystal Run Rd, Middletown, NY 10941-7001
5498547	Five Star Bank, 220 Liberty St, Warsaw, NY 14569-1465
5498550	Home Depot Services, PO Box 790328, Saint Louis, MO 63179-0328
5498554	Matamoras Municipal Authority, 304 Pennsylvania Ave, Matamoras, PA 18336-1618
5498556	Pike County Light & Power, PO Box 1109, Milford, PA 18337-2109
5498558	Roundpoint Mortgage Servicing, PO Box 674150, Dallas, TX 75267-4150
5498560	Scheiger Dermatology, PO Box 5257, New York, NY 10008-5257
5498561	Specialized Loan Servicing, PO Box 60535, City of Industry, CA 91716-0535
5499643	+ THE BANK OF NEW YORK MELLON, FKA THE BANK OF NEW YORK, c/o McCabe Weisberg & Conway LLC, 123 S Broad St, Philadelphia, PA 19109-1029
5498562	The TJX Rewards, PO Box 530949, Atlanta, GA 30353-0949

TOTAL: 15

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Jan 13 2023 23:54:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5498536	Email/Text: Bankruptcy@arstrat.com	Jan 13 2023 18:55:00	ARStrat LLC, 14141 Southwest Freeway, Suite 300, Sugar Land, TX 77478
5498543	EDI: WFNNB.COM	Jan 13 2023 23:54:00	COMMENTITY-TORRID, PO Box 182273, Columbus, OH 43218-2273
5498539	EDI: CAPITALONE.COM	Jan 13 2023 23:54:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
5498540	EDI: CAPITALONE.COM	Jan 13 2023 23:54:00	Capital One Bank (USA) N.A., PO Box 30281, Salt Lake City, UT 84130-0281
5498541	EDI: RMSC.COM	Jan 13 2023 23:54:00	Care Credit, PO Box 960061, Orlando, FL 32896-0061
5498542	EDI: CITICORP.COM	Jan 13 2023 23:54:00	Citi Cards, PO Box 70166, Philadelphia, PA 19176-0166
5498544	Email/PDF: creditonebknofications@resurgent.com	Jan 13 2023 19:00:10	Credit one Bank, PO Box 60500, City of Industry, CA 91716-0500
5498546	EDI: LCITDAUTO	Jan 13 2023 23:54:00	Daimler Chrysler Financial Svces., PO Box 2993, Milwaukee, WI 53201-2993
5498548	+ EDI: CITICORP.COM	Jan 13 2023 23:54:00	Home Depot Credit Service, PO Box 70600, Philadelphia, PA 19176-0600

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5498549	EDI: RMSC.COM	Jan 13 2023 23:54:00	Home Depot Credit Services, 2455 Paces Ferry Rd SE, Atlanta, GA 30339-6444
5498551	EDI: RMSC.COM	Jan 13 2023 23:54:00	JC Penney, PO Box 960090, Orlando, FL 32896-0090
5498552	EDI: RMSC.COM	Jan 13 2023 23:54:00	JC Penny, PO Box 960090, Orlando, FL 32896-0090
5498533	EDI: JPMORGANCHASE	Jan 13 2023 23:54:00	Amazon Prime Card, PO Box 1423, Charlotte, NC 28201-1423
5498553	EDI: PHINGENESIS	Jan 13 2023 23:54:00	Kay Jewelers, PO Box 23013, Columbus, GA 31902-3013
5498555	Email/PDF: MerrickBKNotifications@Resurgent.com	Jan 13 2023 19:00:08	OLLO Card Services, PO Box 660371, Dallas, TX 75266-0371
5498557	EDI: PRA.COM	Jan 13 2023 23:54:00	Portfolio Recovery, PO Box 12914, Norfolk, VA 23541-0914
5498559	EDI: RMSC.COM	Jan 13 2023 23:54:00	SAMS Club, PO Box 960013, Orlando, FL 32896-0013
5498854	+ EDI: RMSC.COM	Jan 13 2023 23:54:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5498563	EDI: CAPITALONE.COM	Jan 13 2023 23:54:00	Walmart Capital One, PO Box 71087, Charlotte, NC 28272-1087

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 15, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Aurora Financial Group INC bnicholas@kmlawgroup.com
John Arpad Poka	on behalf of Debtor 1 Jose C. Agostini Jr. jpoka@optonline.net
John Arpad Poka	on behalf of Debtor 2 Jennifer M. Cabrera-Agostini jpoka@optonline.net

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John J Martin

pa36@ecfbis.com trustee martin@martin-law.net

Marisa Myers Cohen

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE
CERTIFICATE HOLDERS OF CWALT, INC., ALTERNATIVE LOAN TRU ST 2005-85CB, MORTGAGE PASS-THROUGH
CERTIFICATES, SERIES 2005- 85CB ecfmil@mwc-law.com

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1

Jose C. Agostini Jr.

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-5091

EIN --_-----

Debtor 2

Jennifer M. Cabrera-Agostini

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3725

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:22-bk-01887-MJC

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Jose C. Agostini Jr.

Jennifer M. Cabrera-Agostini

1/13/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.